

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA

IN RE: : **Chapter 13**
Benjamin T. Vanhorn, :
Debtor : **Bky. No. 18-15305 JKF**

ORDER

AND NOW, upon consideration of the Debtor's Motion to Approve Mortgage Loan Modification (doc. no. 63, "the Motion") between the Debtor and New Penn Financial, LLC ("the Lender"), and after notice and hearing, and there being no objection thereto, it is hereby

ORDERED and **DETERMINED** that:

1. The Motion is **GRANTED**.
2. The Debtor is **AUTHORIZED** to enter into the loan modification transaction as set forth in the Motion and consummation of the transaction **SHALL NOT CONSTITUTE** a violation of the automatic stay, 11 U.S.C. §362(a).
3. If: (a) the loan modification provides for reinstatement of the loan account and the elimination of the pre-petition arrears and (b) the Lender has filed a proof of claim on account of pre-petition arrears, the Lender's proof of claim is **DISALLOWED** insofar as it constitutes a demand for payment of prepetition arrears.



Date: July 18, 2019

JEAN K. FITZSIMON
BANKRUPTCY JUDGE